

The Benefits CONNECTION

WINTER 2005

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A quarterly newsletter published
by the City of Memphis Benefits
Office for City government
employees and retirees

FROM THE BENEFITS OFFICER

THANKS FOR A GREAT YEAR!

Dear City of Memphis employees and retirees:

As we embark upon a new year, there is good news to report. For the first time in many years, City of Memphis employees, retirees and dependants will see no plan design changes and no premium increases — a rare occurrence for most organizations nowadays. This was accomplished through careful management of the plan and wise decisions made during the vendor selection bid process. Choosing United Healthcare as our third party administrator has proven to be very beneficial as we continue to realize cost savings.

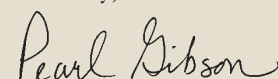
If you are unfamiliar with your selected health plan, please carefully read over the Summary Plan Document (SPD) that was mailed to you in October. This document provides crucial information about our health plans and is designed to help you make wise, cost effective decisions regarding your health care.

In other news, the City of Memphis Annual Health Awareness Fair was a great success. More than 300 employees were assessed and there were many who exhibited elevated screenings. Thanks to the on-the-spot service provided by our many health care vendors, those employees deemed at risk were given education material to help them pursue treatment to improve their health status.

Open Enrollment 2005 wrapped up recently. Congratulations to Jacquelyn Richards of the Law Division for winning a Portable DVD player in the Benefits Office's prize drawing for Open Enrollment 2005. Richards, along with 1,100 City employees, participated in this year's open enrollment process. One in five of this year's participants used our new satellite office at 4225 Riverdale Road in east Memphis.

Again, thank you for a great year. We look forward to serving you and providing you with affordable health care this year. Remember, we can be reached at (901) 576-6761.

Sincerely,



Pearl Gibson



Pearl Gibson, Benefits Officer

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CALENDAR OF EVENTS

January 2

New Year's Day
Observance (Closed)

January 16

Martin Luther King
Birthday (Closed)

The Benefits CONNECTION

The Benefits Connection is published quarterly by the City of Memphis Benefits Office. Questions, comments and suggestions are welcome at (901) 576-6761.

Contributing editor: Pearl Gibson,
Benefits Officer.

Editor: Daphne Thomas,
Public Relations Manager
(Office of the Mayor).

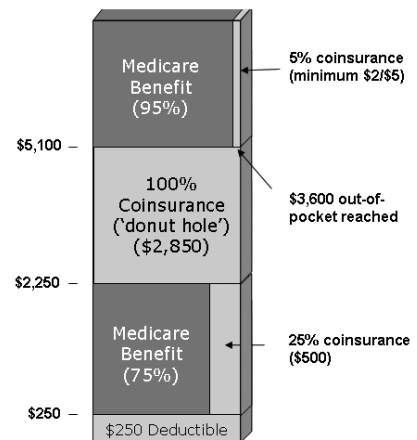
RETIREES CORNER

What Should You Do About Medicare D?

Many retirees have asked whether they should enroll in the Medicare D plan or simply maintain their health coverage with the City of Memphis. To help those eligible for Medicare D decide which choice is best for them, the table below outlines the benefits of the standard Medicare Part D plan. For more information about City of Memphis health plans, call the Benefits Office at (901) 576-6479.

Overview of Standard Medicare Part D Benefit

- **Initial coverage:** There is a Deductible of \$250, enrollee co-pay of 25% up to \$2,250
- **"Coverage gap":** There is no coverage of claims from \$2,250 to \$5,100 until enrollee reaches out-of-pocket limit of \$3,600
- **Catastrophic coverage:** For coverage above the 5,100 claim level, the enrollee's co-pay is the greater of 5% or a fixed dollar co-pay (\$2 generic / \$5 brand)
- **Cost sharing amounts are indexed in future years**



DID YOU KNOW?

The City of Memphis allows its employees to receive health and life insurance benefits while they are on an extended leave of absence without pay. Such absences include maternity leave, military leave, education leave, short term disability and others as stipulated by policy.

You must notify and coordinate with the Benefits Office concerning your leave of absence prior to taking your leave. Failure to do so could result in a break in coverage and will require delay of coverage reinstatement until the next open enrollment period. Also, when you return from leave, you must notify the Benefits Office so that your coverage is reinstated.

For more information about the City's leave policies, call the Benefits Office at (901) 576-6761 or come by City Hall in Room 428 and speak with a specialist.

When It's Not a Migraine

Understanding and Treating Headaches

Migraine headaches are notorious for causing intense pain, nausea, sensitivity to light and other symptoms. Though they are widely known and various drugs exist to remedy them, many headaches in fact may not be of the migraine variety. Below are descriptions of the types of headaches that may be mistaken for migraines and what to do if you suffer from these pesky, painful maladies.

Tension Headaches: There are two types — episodic and chronic. Tension headaches differ in frequency and severity. For example, episodic headaches occur randomly, whereas chronic headaches occur every day and tend to be more severe. Both episodic and chronic tension headaches may have the same symptoms. They include tightness in the neck, soreness, pressure or pulling sensations around the head, and dull, steady pain in the forehead, temples, or back of the head and/or neck. Depression, anxiety, stress and poor posture often cause tension headaches.

Sinus Headaches: This type of headache results from sinus pressure in the forehead, behind the nose, or around the eyes and cheeks. Pressure can build up as a result of allergies or a sinus infection following a cold or flu. When sinuses are blocked or inflamed, mucus can't drain and headaches may occur. These headaches often feel worse first thing in the morning.

Cluster Headaches: Cluster headaches are the most severe and intense type. The pain strikes with little warning and the attacks come in groups, or clusters. These headaches last 30 to 45 minutes and most people suffer up to four a day during a cluster period. Cluster headaches occur on one side of the head and rarely switch sides between attacks. The pain usually begins as a stabbing sensation over one eye. It then moves to the forehead, temple and cheek on the same side of the face. Cluster headaches aren't hereditary and they seem to affect men more than women. Many sufferers are smokers, but definite causes are unknown.

TREATMENT

See your doctor if you have frequent or severe headaches. Cluster headaches usually are treated with prescription medications. For other headaches, such as tension or sinus, your doctor may recommend an over-the-counter pain reliever, prescribe medication or suggest other treatments. He or she also may advise you to seek counseling if you suffer from tension headaches as a result of depression or anxiety. Some techniques that you may want to try, but are still being studied, include:

- **Relaxation training:** Teaches participants how to recognize the body's involuntary responses to stress and how to reduce stress.
- **Progressive muscle relaxation:** This technique involves contracting and relaxing different muscle groups in succession to relieve tension.
- **Biofeedback:** Involves monitoring the body's involuntary physical responses to help perfect relaxation techniques.

Remember, Optum® nurses are available 24 hours every day through United Healthcare to provide information on headaches and many other health concerns. Simply call 1-800-846-4678.



PHARMACY UPDATE

Caremark Inc., the City of Memphis' pharmaceutical provider, announced the following changes to the City's Primary/Preferred Drug List, effective Jan. 1, 2006:

DRUGS ADDED

Vivelle DOT (estradiol, transdermal)

Rationale: To provide an additional transdermal estrogen option and to more closely align the composition of the Caremark Primary/Preferred and Performance Drug Lists.

Xalatan (latanoprost)

Rationale: To add an additional prostaglandin analogue option for the treatment of OAG and ocular hypertension.

Zofran Oral (ondansetron)

Rationale: To provide a treatment option with greater utilization and a unique formulation (Zofran is available as orally disintegrating tablets).

DRUGS DELETED

Agrylin (anagrelide)

Rationale: Availability of "A-rated" generics. Co-payment may or may not change based on plan design.

Augmentin (amoxicillin/clavulanate)

Rationale: Availability of "A" rated generic Augmentin. To align the composition of the Caremark Primary/Preferred and Performance Drug Lists. Co-payment may or may not change based on plan design.

Augmentin ES (amoxicillin/clavulanate)

Rationale: Availability of "A" rated generic. Co-payment may or may not change based on plan design.

Augmentin XR (amoxicillin/clavulanate extended release)

Rationale: To align the composition of the Caremark Primary/Preferred and Performance Drug Lists. Co-payment may or may not change based on plan design.

Avinza (morphine extended release)

Rationale: Generic availability of several long-acting CII narcotic analgesic agents. To align the composition of the Caremark Primary/Preferred and Performance Drug Lists. Co-payment may or may not change based on plan design.

Biaxin (clarithromycin)

Rationale: Availability of "A" rated generic of Biaxin.

Cardizem LA (diltiazem extended release)

Rationale: Availability of several generics of nondihydropyridine calcium channel blockers. To align the composition of the Caremark Primary/Preferred and Performance Drug Lists.

Estrace Vaginal Cream (estradiol vaginal cream)

Rationale: There is no evidence of differences in safety and efficacy between estrogen vaginal cream products.

Estrostep FE (norethindrone/ethinyl estradiol/iron)

Rationale: Availability of "A-rated" generics. To align the composition of the Caremark Primary/Preferred and Performance Drug Lists.

Famvir (famciclovir)

Rationale: Availability of alternative agents.

FemHRT

(ethinyl estradiol/norethindrone acetate)

Rationale: Several oral estrogen/progestin options are available on the Caremark Primary/Preferred Drug List.

Kytril Oral (granisetron)

Rationale: There is no evidence of differences in safety and efficacy between Zofran Oral and Kytril Oral.

Levlen (levonorgestrel/ethinyl estradiol)

Rationale: Availability of "A-rated" generics. To align the composition of the Caremark Primary/Preferred and Performance Drug Lists.

Levlite (levonorgestrel/ethinyl estradiol)

Rationale: Availability of "A-rated" generics. To align the composition of the Caremark Primary/Preferred and Performance Drug Lists.

Mobic (meloxicam)

Rationale: Generic availability of majority of non-selective nonsteroidal anti-inflammatory drugs (NSAIDs). To align the composition of the Caremark Primary/Preferred and Performance Drug Lists. Co-payment may or may not change based on plan design.

Modicon (norethindrone/ethinyl estradiol)

Rationale: Availability of "A-rated" generics.

MSIR (morphine)

Rationale: Generic availability of several immediate release CII narcotic analgesic agents. To align the composition of the Caremark Primary/Preferred and Performance Drug Lists. Co-payment may or may not change based on plan design.

Ortho Tri-Cyclen (norgestimate/ethinyl estradiol)

Rationale: Availability of "A-rated" generics.

Ortho-Cept (desogestrel/ethinyl estradiol)

Rationale: Availability of "A-rated" generics.

Ortho-Cyclen (norgestimate/ethinyl estradiol)

Rationale: Availability of "A-rated" generics.

Ortho Micronor (norethindrone)

Rationale: Availability of "A-rated" generics. Co-payment may or may not change based on plan design.

Ortho-Novum 1/35 (norethindrone/ethinyl estradiol)

Rationale: Availability of "A-rated" generics.

Ortho-Novum 1/50 (norethindrone/mestranol)

Rationale: Availability of "A-rated" generics.

Ortho-Novum 7/7/7 (norethindrone/ethinyl estradiol)

Rationale: Availability of "A-rated" generics.

Ortho-Novum 10/11 (norethindrone/ethinyl estradiol)

Rationale: Availability of "A-rated" generics.

OxyContin (oxycodone extended release)

Rationale: Generic availability of several long-acting CII narcotic analgesic agents. To align the composition of the Caremark Primary/Preferred and Performance Drug Lists. Co-payment may or may not change based on plan design.

OxyFAST (oxycodone)

Rationale: Generic availability of several long-acting CII narcotic analgesic agents. To align the composition of the Caremark Primary/Preferred and Performance Drug Lists. Co-payment may or may not change based on plan design.



PHARMACY UPDATE CONTINUED

OxyIR (oxycodone)

Rationale: Generic availability of several immediate release CII narcotic analgesic agents. To align the composition of the Caremark Primary/Preferred and Performance Drug Lists. Co-payment may or may not change based on plan design.

Periostat (tetracycline hyclate)

Rationale: Availability of “A” rated generic of Periostat. To align the composition of the Caremark Primary/Preferred and Performance Drug Lists. Co-payment may or may not change based on plan design.

Prefest (estradiol/ norgestimate)

Rationale: Several oral estrogen/progestin options are available on the Caremark Primary/Preferred and Performance Drug Lists.

Proventil HFA (albuterol)

Rationale: Availability of alternative agents, including generic albuterol HFA. To align the composition of the Caremark Primary/Preferred and Performance Drug Lists. Co-payment may or may not change based on plan design.

Tri-Levlen

(levonorgestrel/ethinyl estradiol)

Rationale: Availability of “A-rated” generics. To align the composition of the Caremark Primary/Preferred and Performance Drug Lists.

Verelan PM

(verapamil extended release)

Rationale: Availability of several generics of nondihydropyridine calcium channel blockers. To align the composition of the Caremark Primary/Preferred and Performance Drug Lists.

Videx-EC (didanosine)

Rationale: Availability of an “A-rated” generic. Co-payment may or may not change based on plan design.

NAME CHANGE ONLY

Reminyl (galantamine)

Product name change only. The product name changed from **Reminyl** to **Razadyne** to avoid possible confusion with a currently available antidiabetic agent (Amaryl [glimepiride]). This product will be listed on the Drug List as **Razadyne**.

This article contains prescription brand name drugs that are registered or trademarks of pharmaceutical manufacturers that are not affiliated with Caremark.

How to Cut Your Pharmacy Bill

This is a new year and many of you are beginning to see your physician for annual reviews. Health care is very valuable and can be expensive, even with health coverage. We all are looking for ways to cut medical costs without cutting quality. Here are four ways to do exactly that.

- 1. Try small lifestyles steps first.** Ask your doctor about non-drug ways to manage your conditions to get the same results you hope to get from medications. Some people can control high cholesterol, blood pressure, sleep apnea and pre-diabetes with diet, lowering salt intake, weight loss and exercise.
- 2. Review all your medications with your doctor once a year.** Know why you take what you take. Assess which drugs are still needed. Ask: Can one new drug do the work of two or three that I currently take? Maybe your doctor can prescribe a less expensive medication, if given a choice. Then ask your pharmacist for a price comparison.
- 3. Choose generic drugs, not name brand, if available.** And, order through your mail-order program for a 90 day supply. It will definitely save your one co-pay.
- 4. Take your medication as prescribed.** Half of people don't and risk complicating their conditions.

Sources: National Institute of Health; Institute for Safe Medication Practices

Don't Forget Our Total Wellness Center

The City of Memphis has a Total Wellness Center available as part of your benefits package. Pamela Ward, Wellness and Health Education Coordinator for the TWC, is available to provide individualized weight loss plans and counseling along with exercise training tips, coaching on fitness apparatus and such fitness classes as Step, Power Circuit Training, Pilates and Yoga. Most classes are offered Monday through Thursday with a Stretching and Toning Class on Fridays. There has been a tremendous increase in participation with room to grow. Here is the class schedule:

Monday 12:15: Power Circuit Training/1:00: Beginner Pilates

Tuesday 12:15: Step Aerobics/1:00: Advanced Pilates/1:35: Beginner Step

Wednesday 12:15: Power Circuit Training/1:00: Yoga/1:30: Beginner Pilates

Thursday 12:15: Step Aerobics/1:00: Advanced Pilates/1:35: Beginner Step

Friday 12:15: Stretching and Toning

The Total Wellness Center is located at 2B-22 of City Hall and is open from 10 a.m. – 6 p.m., Monday through Thursday and from 9:30 a.m. – 3:30 p.m. on Friday. Membership is a mere \$7 bi-weekly. Contact Pamela Ward at 576-6460 for more information. Remember: everyday is a new day to create a new you!



CITY OF MEMPHIS

C/O THE BENEFITS OFFICE

125 N. MAIN STREET, ROOM 428

MEMPHIS, TN 38104



Willie W. Herenton, Mayor

Lorene Essex, Director of Human Resources
